

United States Bankruptcy Court
Southern District of Mississippi

In re:
Vickie Dyneece Burton
Debtor

Case No. 22-00588-KMS
Chapter 13

District/off: 0538-3
Date Rcvd: May 13, 2025

User: mssbad
Form ID: 3180W

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2025:

Recip ID	Recipient Name and Address
db	+ Vickie Dyneece Burton, 197 Bruce Cv, Mendenhall, MS 39114-4336
5089467	HSBC Bank Nevada, PO Box 49311, San Jose, CA 95161
5089471	+ Southern Financial Sys, PO Box 529, Jackson, MS 39205-0529

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5089460	+ EDI: BANKAMER	May 13 2025 23:23:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
5089461	+ EDI: CAPITALONE.COM	May 13 2025 23:23:00	Capital One Bank USA, P.O. Box 30285, Salt Lake Cit, UT 84130-0285
5089462	+ Email/Text: bankruptcy@cavps.com	May 13 2025 19:32:00	Cavalry Portfolio Serv, PO Box 27288, Tempe, AZ 85285-7288
5089463	+ Email/Text: bankruptcy@cavps.com	May 13 2025 19:32:00	Cavalry Portfolio Serv, 500 Summit Lake Dr, Valhalla, NY 10595-2321
5089464	Email/Text: CHNBEBN@catocorp.com	May 13 2025 19:32:00	Cedar Hill National Ba, PO Box 37902, Charlotte, NC 28237-7902
5089465	+ EDI: CITICORP	May 13 2025 23:23:00	CitiBank, 701 East 60th St N, Sioux Falls, SD 57104-0432
5089466	+ EDI: CITICORP	May 13 2025 23:23:00	Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497
5148826	EDI: IRS.COM	May 13 2025 23:23:00	Department of Treasury -, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
5148827	+ Email/Text: ebone.woods@usdoj.gov	May 13 2025 19:32:00	IRS, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
5109367	EDI: JEFFERSONCAP.COM	May 13 2025 23:29:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5107957	Email/PDF: resurgentbknotifications@resurgent.com	May 13 2025 19:31:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5089468	Email/Text: cdavenport@lawmemphis.com	May 13 2025 19:31:00	Mendelson Law Firm, PO Box 17235, Memphis, TN 38187
5102050	EDI: PRA.COM	May 13 2025 23:29:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
5089470	+ EDI: PRA.COM	May 13 2025 23:29:00	Portfolio Recovery Ass, 120 Corporate Blvd., Ste 100, Norfolk, VA 23502-4952
5089469	+ EDI: PRA.COM	May 13 2025 23:29:00	Portfolio Recovery Ass, P.O. Box 12903, Norfolk,

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			VA 23541-0903
5089472	+ EDI: SYNC	May 13 2025 23:23:00	Synch/Nissan, Po Box 965016, Orlando, FL 32896-5016
5107256	+ EDI: AISACG.COM	May 13 2025 23:29:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5089473	+ EDI: SYNC	May 13 2025 23:23:00	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
5089474	+ EDI: SYNC	May 13 2025 23:23:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
5089475	+ EDI: WTRRNBNK.COM	May 13 2025 23:23:00	Target, Po Box 673, Minneapolis, MN 55440-0673
5148828	^ MEBN	May 13 2025 19:24:42	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Jennifer A Curry Calvillo	on behalf of Debtor Vickie Dyneece Burton jennifer@therollinsfirm.com jennifer.curry.ecf@gmail.com,CalvilloJR81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Vickie Dyneece Burton trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brenne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

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Information to identify the case:

Debtor 1 Vickie Dyneece Burton
 First Name _____ Middle Name _____ Last Name _____
 Debtor 2
 (Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
 United States Bankruptcy Court for the **Southern District of Mississippi**
 Case number: **22-00588-KMS**

Social Security number or ITIN **xxx-xx-0772**
 EIN **-----**
 Social Security number or ITIN **----**
 EIN **-----**

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vickie Dyneece Burton
 aka Vickie D Burton

Dated: 5/13/25

By the court: /s/Katharine M. Samson
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.